



HEALTH MATTERS



A MONTHLY REPORT ON THE STATUS OF THE CITY OF CARMEL EMPLOYEE HEALTH BENEFIT PLAN

September 30 Balance	\$2,034,835		Dec 31, 2019 Balance	\$1,887,709
<u>Total Revenues</u>	\$1,209,526		Jan-Oct Revenues	\$13,515,154
Employer Payroll	919,120		Jan-Oct Expenses	(\$13,261,755)
Employee Payroll	176,009		Oct 31, 2020 Balance	\$2,141,108
Other Revenues	114,397			
<u>Total Expenses</u>	(\$1,103,253)		YTD Gain/(Loss)	\$253,399
Week 1 Claims	175,593			
Week 2 Claims	177,140			
Week 3 Claims	197,897			
Week 4 Claims	272,390			
Clinic Expenses	103,126			
Wellness Expenses	7,071			
Fixed Costs—Premiums	123,181			
Fixed Costs—Fees	49,285			
COVID Testing	194,130			
COVID Reimbursement	-196,560			
<u>Monthly Gain/(Loss)</u>	\$106,273			
October 31 Balance	\$2,141,108			

Other Revenues include a prescription drug rebate of nearly \$100,000. COVID-19 testing costs will continue to be reimbursed from federal funds through December.

New Anthem ID Cards for 2021

Anthem is moving to a new claims and benefit platform and this means new Group and ID numbers for **everyone** effective 01/01/2021. All enrolled employees and retirees will receive new ID cards in the mail to their home address in mid-December. Make sure to keep an eye out because they will arrive in plain envelopes. **Starting 01/01/2021 YOU MUST USE YOUR NEW ANTHEM ID CARD.** You will need to make sure all your existing providers have your new information and present the new card for new visits.

The new group number will be W24105. You also be able to access your ID card by downloading the **Sydney Health** mobile app. With **Sydney Health** you can find everything you need to know about your benefits – all in one place.

Where to Go When You Need Medical Care

Knowing where to go for medical care is important because it can save you time and money. The Emergency Room or Urgent Care center may not be the best place to go to receive care.

Here are some guidelines to know where to go:

Primary Plus Health Center for Medical Conditions that are not life-threatening such as:

- Abdominal pain or stomachaches
- Allergic reactions
- Common cold and flu-like symptoms
- Cuts, scrapes, bites
- Ear or head aches
- Urinary tract infections
- Minor burns
- Sprains or strains

Urgent Care for Medical Conditions that are not life-threatening **when the Primary Plus Clinic is not open and needs urgent attention such as:**

- Abdominal pain or stomachaches
- Allergic reactions
- Common cold and flu-like symptoms
- Cuts, scrapes, bites
- Ear or head aches
- Urinary tract infections
- Minor burns
- Sprains or strains
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Emergency Room for Medical Conditions that **are life-threatening or could result in permanent disability** such as:

- Heart attack
- Heavy bleeding
- Loss of consciousness
- Major Burns
- Poisoning or suspected poisoning
- Seizures
- Severe abdominal pains
- Severe chest pain or sudden/extreme difficulty breathing
- Severe head trauma
- Stroke, sudden paralysis or slurred speech
- Visibly broken bones



"Jack Frost was nipping at my nose, so I pepper-sprayed him.
I'm not really into the holiday spirit yet!"